

United States Bankruptcy Court
Eastern District of Virginia
2400 West Avenue, Suite 110
Newport News, VA 23607

Case Number 09-50632-FJS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lerico Jermaine Haywood
110 Lochview Dr.
Newport News, VA 23602

Ellie Divine Haywood
110 Lochview Dr.
Newport News, VA 23602

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8403

Joint Debtor: xxx-xx-2751

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 5, 2009

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0422-6
Case: 09-50632

User: admin
Form ID: B18

Page 1 of 1
Total Noticed: 17

Date Rcvd: Aug 05, 2009

The following entities were noticed by first class mail on Aug 07, 2009.

db/jdb +Lerico Jermaine Haywood, Ellie Divine Haywood, 110 Lochview Dr.,
Newport News, VA 23602-7001
8894057 +Auto Credit of VA, 975 J. Clyde Morris Blvd., Newport News, VA 23601-1086
8894058 +Grayson Financaill Amer. Inc, 5701 Thurston Ave. Ste 104, Virginia Beach, VA 23455-3331
8894060 +Lochaven Apts, 100 Locview Dr., Newport News, VA 23602-7001
8894061 +Mary Immaculate Hospital, 8012 Safari Dr., Smyrna, TN 37167-6605
8985872 NCO Portfolio Management, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
8894062 +Peninsula Radiological, PO BOX 12087, Newport News, VA 23612-2087
8894063 +Quest Diagnostics Inc., PO BOX 64797, Baltimore, MD 21264-4797
8894064 +Riverside Emergency Phys, PO BOX 1929, Kilmarnock, VA 22482-1929
8894065 +Riverside Emergency Physicians, PO BOX 1929, Kilmarnock, VA 22482-1929
8894066 +Riverside Health System, PO BOX 6008, Newport News, VA 23606-0008
8894067 +Sentara, 3209 Gresham Lake Road Ste 106, Raleigh, NC 27615-4131

The following entities were noticed by electronic transmission on Aug 06, 2009.

cr +EDI: RECOVERYCORP.COM Aug 05 2009 22:48:00 Recovery Management Systems Corporation,
25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
8894055 +EDI: ALLTEL.COM Aug 05 2009 22:48:00 Alltel, PO BOX 96019, Charlotte, NC 28296-0019
8894056 +EDI: RMCB.COM Aug 05 2009 22:48:00 American Medical Collection Ag, PO BPX 1235,
Elmsford, NY 10523-0935
8894059 EDI: IRS.COM Aug 05 2009 22:48:00 IRS, 4800 Burford Hwy, Atlanta, GA 39901-0000
8950215 EDI: RECOVERYCORP.COM Aug 05 2009 22:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* NCO Portfolio Management, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2009

Signature:

